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of said front surface;

(b) a dielectric element overlying said chip front surface, said dielectric element having a first surface facing toward said chip and a second surface facing away from said chip, said dielectric element having a hole encompassing said central contacts and an edge bounding said hole;

(c) a plurality of central terminals disposed on said dielectric element for interconnection to a substrate and overlying said chip front surface; and

(d) a plurality of central contact leads extending between at least some of said central contacts and at least some of said central terminals, each said central contact lead having a terminal end connected to one of said central terminals and a contact end projecting across the edge bounding said hole to one of said central contacts, said central terminals being movable with respect to said central contacts so as to compensate for thermal expansion of said chip.

62. A chip assembly as claimed in claim 61, wherein the terminal end of each said central contact lead is integrally formed with one of said central terminals.

<sup>3</sup>63. A chip assembly as claimed in claim <sup>2</sup>62, wherein said central contact leads are flexible.

Sub 82 64. A chip assembly as claimed in claim 61, wherein said dielectric element includes a compliant layer of a low modulus material, said compliant layer being disposed beneath said central terminals.

<sup>4</sup>65. A chip assembly as claimed in claim <sup>4</sup>64, wherein said dielectric element further includes a thin, flexible top layer formed from a material selected